

ABSTRACT

A system and method enables a mobile service provider to store and provide
5 a selection of currency exchange rates directly for use in a user's mobile phone. This
means that daily exchange rate calculations are accurate and daily updates ensured. The
mobile phone user only needs to select the 'to' and 'from' exchange rate currencies that
he/she wishes to use. The system and method enables downloading to the mobile phone of
the specified exchange rate currencies directly from the mobile phone service provider, and
10 further obviates the need for a separate application to be downloaded to provide this
function.